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14 REPLY

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :

RUDOLF RITTER, ET AL. :

EXAMINER: McCLELLAN, James S.

SERIAL NO: 09/701,288 :

FILED: NOVEMBER 28, 2000 :

GROUP ART UNIT: 3627

FOR: PAYMENT TRANSACTION  
METHOD AND PAYMENT  
TRANSACTION SYSTEM :

RESPONSE

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

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DEC 02 2003

**GROUP 3600**

SIR:

In response to the Office Action dated August 25, 2003, and in light of the personal interview conducted on November 18, 2003, Applicants respectfully submit the following remarks.

**Remarks/Arguments** begin on page 2 of this paper.